

**Information to identify the case:**

Debtor 1	<u>Brian A Lauritsen</u>	Social Security number or ITIN	xxx-xx-9465
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Bobbie M Lauritsen</u>	Social Security number or ITIN	xxx-xx-4502
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-70307-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian A Lauritsen  
dba Lauritsen Transport LLC, dba Lauritsen  
Transport

Bobbie M Lauritsen

9/28/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian A Lauritsen  
Bobbie M Lauritsen  
Debtors

Case No. 21-70307-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Sep 28, 2023

User: auto  
Form ID: 318

Page 1 of 5  
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	#+ Brian A Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468
jdb	#+ Bobbie M Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468
cr	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
15399216	+ Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15608002	+ Altoona Area School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
15608005	+ Altoona Area School District, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
15399219	Bank Of The West, Consumer Product Servicing, Omaha, NE 68103
15399234	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15399238	+ Law Office Of Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15399239	+ McKenzie Banking Company, P.O. Box 220, Mc Kenzie, TN 38201-0220
15399240	+ Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
15399241	+ On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15400916	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Building, 437 Grant St., 14th Floor, Pittsburgh, PA 15219
15399242	+ Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838
15550902	+ Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh PA 15235-5407

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLMSWOPE	Sep 29 2023 04:49:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Sep 29 2023 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2023 01:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 29 2023 04:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2023 01:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Sep 29 2023 04:49:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Sep 29 2023 04:49:00	PRA Receivables Management, LLC, PO Box

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			41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 29 2023 01:11:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Email/Text: RASEBN@raslg.com	Sep 29 2023 01:11:00	Specialized Loan Servicing LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
15399215	+ Email/Text: backoffice@affirm.com	Sep 29 2023 01:14:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15399217	+ EDI: GMACFS.COM	Sep 29 2023 04:49:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15404364	Email/PDF: bncnotices@becket-lee.com	Sep 29 2023 01:26:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15403007	+ Email/Text: bankruptcy@bmo.com	Sep 29 2023 01:14:00	BANK OF THE WEST, 2527 CAMINO RAMON, SAN RAMON, CA 94583-4213
15399218	+ EDI: BANKAMER.COM	Sep 29 2023 04:49:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15400317	+ EDI: BANKAMER2.COM	Sep 29 2023 04:49:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15401665	EDI: BANKAMER.COM	Sep 29 2023 04:49:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15402069	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 29 2023 01:10:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15399225	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 29 2023 01:10:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15399220	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 29 2023 01:27:46	Cach LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15399221	+ EDI: CAPITALONE.COM	Sep 29 2023 04:49:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15399222	+ Email/Text: bankruptcy@cavps.com	Sep 29 2023 01:14:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15399223	+ Email/Text: bankruptcy@cavps.com	Sep 29 2023 01:14:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15399224	+ EDI: CITICORP.COM	Sep 29 2023 04:49:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15399226	+ EDI: WFNNB.COM	Sep 29 2023 04:49:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15399227	+ EDI: WFNNB.COM	Sep 29 2023 04:49:00	Comenitycapital/ikeapc, Po Box 182120, Columbus, OH 43218-2120
15399228	+ EDI: WFNNB.COM	Sep 29 2023 04:49:00	Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120
15399229	+ EDI: WFNNB.COM	Sep 29 2023 04:49:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15399230	+ EDI: CRFRSTNA.COM	Sep 29 2023 04:49:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15399231	EDI: DISCOVER.COM	Sep 29 2023 04:49:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15399232	+ EDI: DISCOVER.COM	Sep 29 2023 04:49:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15561527	+ EDI: DISCOVERPL	Sep 29 2023 04:49:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15440311	Email/Text: EBNBKNOT@ford.com		

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		Sep 29 2023 01:14:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15399233	+ Email/Text: SAABankruptcy@fcbanking.com	Sep 29 2023 01:12:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15403510	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Sep 29 2023 01:11:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15409178	EDI: JPMORGANCHASE	Sep 29 2023 04:49:00	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
15399235	EDI: JPMORGANCHASE	Sep 29 2023 04:49:00	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101
15399236	EDI: JPMORGANCHASE	Sep 29 2023 04:49:00	Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
15404647	^ MEBN	Sep 29 2023 01:00:10	LAKEVIEW LOAN SERVICING, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15407392	+ Email/Text: lcarson@hatlawfirm.com	Sep 29 2023 01:14:00	McKenzie Banking Company, c/o Hagwood and Tipton, P.C., P.O. Box 726, Paris, TN 38242-0726
15419174	+ Email/Text: heather.mauro@northwest.com	Sep 29 2023 01:12:00	Northwest Bank, PO Box 337, Warren, PA 16365-0337
15399244	Email/Text: Bankruptcy@swiftcapital.com	Sep 29 2023 01:11:00	SWIFT FINANCIAL, LLC, 3505 Silverside Rd, Wilmington, DE 19810
15508934	EDI: PRA.COM	Sep 29 2023 04:49:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15419359	EDI: PRA.COM	Sep 29 2023 04:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15402007	EDI: Q3G.COM	Sep 29 2023 04:49:00	Quantum3 Group LLC as agent for, JHPDE SPV II LLC, PO Box 788, Kirkland, WA 98083-0788
15409124	EDI: Q3G.COM	Sep 29 2023 04:49:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15399243	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 29 2023 01:14:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15627188	+ Email/Text: RASEBN@raslg.com	Sep 29 2023 01:11:00	Specialized Loan Servicing LLC, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
15399245	+ EDI: RMSC.COM	Sep 29 2023 04:49:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15399246	+ EDI: RMSC.COM	Sep 29 2023 04:49:00	Syncb/func, C/o Po Box 965036, Orlando, FL 32896-0001
15399248	+ EDI: RMSC.COM	Sep 29 2023 04:49:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15399249	+ EDI: RMSC.COM	Sep 29 2023 04:49:00	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15399250	+ EDI: RMSC.COM	Sep 29 2023 04:49:00	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15399251	+ EDI: RMSC.COM	Sep 29 2023 04:49:00	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15399252	+ EDI: RMSC.COM	Sep 29 2023 04:49:00	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15419469	+ EDI: RMSC.COM	Sep 29 2023 04:49:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15399401	+ EDI: RMSC.COM	Sep 29 2023 04:49:00	Synchrony Bank, c/o of PRA Receivables

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15399253	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 29 2023 01:11:00	Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15399254	+ EDI: CITICORP.COM	Sep 29 2023 04:49:00	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
15399255	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 29 2023 01:12:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15405803	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 29 2023 01:11:00	Toyota Motor Credit, 10040 N. 25th Ave., Phoenix, AZ 85021-1601
15399256	^ MEBN	Sep 29 2023 00:59:47	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 61

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of the West, its assignees and/or successors
cr		Ford Motor Credit Company, LLC
cr		Harley-Davidson Credit Corp.
cr		JPMORGAN Chase Bank, National Association
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Rushmore Loan Management Services LLC
cr		Swift Financial, LLC, as servicing agent for WebBa
cr		Toyota Motor Credit Corporation
15403106		Ford Motor Credit Company, LLC
15399237		Lakeview Loan Servicing, LLC, PO Box 840, NY 14200
15399247		Syncb/home Dsn Outdr L
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	*+	Altoona Area School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15404365	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15399994	*+	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 11 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-7

User: auto

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Brian Nicholas  
on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com

Christopher A. DeNardo  
on behalf of Creditor JPMORGAN Chase Bank National Association logsecf@logs.com

Christopher A. DeNardo  
on behalf of Creditor Rushmore Loan Management Services LLC logsecf@logs.com

Garry Alan Masterson  
on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com

Gary W. Darr  
on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com

James R. Wood  
on behalf of Creditor Altoona Area School District jwood@portnoffonline.com jwood@ecf.inforuptcy.com

Jodi Hause  
on behalf of U.S. Trustee Office of the United States Trustee jodi.hause@usdoj.gov  
David.A.Berry@usdoj.GOV;Steven.W.Albright@usdoj.GOV

Keri P. Ebeck  
on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com  
jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Keri P. Ebeck  
on behalf of Creditor Bank of the West its assignees and/or successors in interest kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Keri P. Ebeck  
on behalf of Creditor Harley-Davidson Credit Corp. kebeck@bernsteinlaw.com  
jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Kristen D. Little  
on behalf of Creditor JPMORGAN Chase Bank National Association KRLITTLE@FIRSTAM.COM

Lawrence W. Willis  
on behalf of Debtor Brian A Lauritsen ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis  
on behalf of Joint Debtor Bobbie M Lauritsen ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lisa M. Swope, Chapter 7 Trustee  
on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,  
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Lisa M. Swope, Chapter 7 Trustee  
lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Michelle L. McGowan  
on behalf of Creditor Specialized Loan Servicing LLC mimcgowan@raslg.com

Office of the United States Trustee  
ustpregion03.pi.ecf@usdoj.gov

S. James Wallace  
on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas E. Reilly  
on behalf of Creditor Swift Financial LLC, as servicing agent for WebBank ecf@tomreillylaw.com

TOTAL: 19